

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re:

TOMMY L PRUDE  
KATHERINE Y PRUDE  
Debtor(s)

Case No. 10-39529-H3-13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William E. Heitkamp, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2010.
- 2) The plan was confirmed on 01/27/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/04/2015.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,105.69.
- 10) Amount of unsecured claims discharged without payment: \$73,129.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$141,203.72
Less amount refunded to debtor	\$1,184.13

<b>NET RECEIPTS:</b>	<b>\$140,019.59</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,809.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,690.76
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$8,499.76</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS PRIMARY CARE PHYS SW PA	Unsecured	NA	65.45	65.45	6.91	0.00
AIS SERVICES	Unsecured	279.00	279.00	279.00	29.43	0.00
AMERICAN AGC	Unsecured	289.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES NA	Unsecured	NA	0.00	10,995.36	1,159.86	0.00
BMW FINANCIAL SERVICES NA	Secured	22,947.00	25,820.36	14,825.00	14,825.00	1,729.73
CBCS	Unsecured	239.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,753.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	7,191.00	NA	NA	0.00	0.00
COLLECTIONCOMPANY	Unsecured	866.00	NA	NA	0.00	0.00
EQUINOX COLLECTIONS	Unsecured	363.00	NA	NA	0.00	0.00
HSBC	Unsecured	11,641.00	NA	NA	0.00	0.00
MEMORIAL HERMANN	Unsecured	35.00	NA	NA	0.00	0.00
MEMORIAL HERMANN	Unsecured	891.00	NA	NA	0.00	0.00
MEMORIAL HERMANN	Unsecured	2,013.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	362.00	NA	NA	0.00	0.00
NCO FIN/38	Unsecured	360.00	NA	NA	0.00	0.00
NETWORK COLLECTION SYSTEMS IN	Unsecured	91.00	NA	NA	0.00	0.00
NUVELL CREDIT COMPANY	Unsecured	NA	0.00	19,383.22	2,044.66	0.00
NUVELL CREDIT COMPANY	Secured	29,833.00	33,558.22	14,175.00	14,175.00	1,531.51
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,257.00	5,801.35	5,801.35	611.96	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,503.00	1,657.35	1,657.35	174.82	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,174.00	1,042.88	1,042.88	110.01	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,756.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	7,655.00	7,655.48	7,655.48	807.55	0.00
RESOLUTION MGMT	Unsecured	452.00	NA	NA	0.00	0.00
SOUTHWEST RADIOLOGY	Unsecured	260.00	NA	NA	0.00	0.00
SOUTHWEST RADIOLOGY	Unsecured	368.00	NA	NA	0.00	0.00
TALBOTT COLLECTIONS	Unsecured	1,654.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL	Unsecured	NA	0.00	682.10	71.95	0.00
UNITED CONSUMER FINANCIAL	Secured	1,027.00	1,032.10	350.00	350.00	49.85
WELLS FARGO HOME MORTGAGE	Secured	11,468.56	13,220.40	13,220.40	13,220.40	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO HOME MORTGAGE	Secured	0.00	NA	NA	80,621.19	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$80,621.19	\$0.00
Mortgage Arrearage	\$13,220.40	\$13,220.40	\$0.00
Debt Secured by Vehicle	\$29,000.00	\$29,000.00	\$3,261.24
All Other Secured	\$350.00	\$350.00	\$49.85
<b>TOTAL SECURED:</b>	<b>\$42,570.40</b>	<b>\$123,191.59</b>	<b>\$3,311.09</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$47,562.19</b>	<b>\$5,017.15</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,499.76</u>	
Disbursements to Creditors	<u>\$131,519.83</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$140,019.59</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/10/2016

By: /s/ William E. Heitkamp

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.